

**Determinants for Effective Implementation of Strategic Plans
Evidence from Lutheran Church Northern Diocese Savings and Credit Co-operative
Society, Moshi
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The motive behind the study was to investigate determinants for effective implementation of strategic plans in financial cooperatives. The study was conducted in Savings and Credit Co-operative Society - Lutheran Church Northern Diocese -Moshi. The specific objectives were to identify the factors for effective implementation of strategic plan in SACCOs, evaluate the contribution of determinant to effective implementation of strategic plan in SACCOs and comparison between actual and expected result of strategic plan implementation from 2010 to 2015. The research used descriptive research design and principal component factor analysis was used to identify determinant factors for effective implementation of strategic plan. Simple random sampling was used to select 40 respondents (members) and purposive sampling was used to select 20 key informants, where both primary and secondary data were collected. The data collected were analyzed using simple descriptive statistics and an explorative statistical method such as principal component factor analysis. From factor analysis, the study established that financial adequacy, training, leadership involvement; human resource, information and technology are the most important determinants of effective implementation of strategic plans in SACCOs. Also, findings reveal that 70% of the strategic plan activities were implemented. The study concluded that for the success of SACCOs in the turbulent and competitive business environment, adequate financial, proper training to members, leadership involvement, human resource, information and technology are vital in the effective strategic plan implementation in SACCOs. The study recommends members and staffs to be given training and adequate resources such as finance for strategic plans implementation activities.